

#### West Coast Edition

Serving
The Retired
Military
Communities
of Nevada
& California















#### RETIREMENT \* SER\_VICES \* NEWSLETTER

# HONOPS August 2006

# Help At Your Fingertips...

# What Can Army Knowledge Online Do For You?

Army Knowledge Online (AKO) is the Army's single point of entry into a robust knowledge management system. AKO is a one-stop shopping center for Army information; it features a lifetime e-mail address and other personal services that are accessible to customers anywhere in the world. As of April 2006 AKO has 1.82 million users, and over 1 million of them log on each month. AKO is the fastest and easiest way to reach the Army's most valuable asset - its people. Thousands of AKO users have learned how to use AKO to collaborate securely, work efficiently, and reach out to the entire Army family. Whether you retired yesterday or fifty years ago, you will remain a primary account holder on the Army's Intranet, AKO, for your lifetime.

Let's get started!

Army Retirees are part of a limited group of users who are authorized use of AKO, an official Army site. To gain access to all the services available online, retirees must have an account. To start a new account or access an existing account, users must first sign onto an internet site and go to the following internet address, https://www.us.army.mil. If you know your account information, you can select "Login to AKO" and proceed.

If you have an account number, but do not remember your password, go to the URL listed above and click on "Lost Password". Then follow the steps to obtain your password to login.



If you do not

have an account, you can go to the site and register under "New User." Retirees will be asked to provide social security number, date of birth, and Pay Entry Basic Date (listed on your DD214) to authenticate their status.

One significant feature of interest to retirees is the Self-Service section located on the left side of the AKO screen where retirees can access many of these useful sites.

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# Office Of The Commander

Dear Retiree/Spouse:

Once again I am honored to have the privilege of addressing one of the most significant groups of Americans I know. Our Great Nation owes a debt of gratitude to all its veterans. But a special "thank you" needs to be extended to those veterans who have gone the extra mile by dedicating their careers to ensuring our freedom. Like the retirees, the retiree family also deserves recognition. Many retirees would not have accomplished their military careers without the support of family members. Thank you all for your commitment and dedication.

Col. Derek J. Sentinella

Fort McCoy is dedicated to providing you with the finest support possible. Your Retirement Services Officer (RSO), Bill Walters, is a dedicated individual who strives to do his best to ensure the retired community receives quality service. He is responsible for retiree support in the states of Minnesota, Michigan, Iowa, Northern Illinois, Wisconsin, Nevada and California. If you have any questions, please contact Bill at 800-452-0923 or via email at william.walters@emh2.mccoy.army.mil .

The Survivor Benefit Plan (SBP) is an important feature of the military retiree benefit package. Due to recent changes in the program there is an open enrollment period for SBP which continues until September 30, 2006. The season started in October 2005 and has drawn a great deal of attention. The open season allows for retirees who did not elect SBP, or elected a reduced amount, to review their election and enroll in the plan, or to increase their election. This is one time opportunity so I encourage you to review your election for any possible changes. Contact Bill Walters at the number listed above for more information.

Thanks again for your valued service.

FORT McCOY - TOTAL FORCE TRAINING CENTER.

Sincerely,

Derek J. Sentinella Colonel, US Army Commandina



# **Letter From Editor:**

Once again I feel fortunate to have an opportunity to address a very special group of Americans, the military retired community. This is the 6th edition of Honors and I would like to think that I have learned something in the process. One thing that I have learned is to listen to the customer. You are my customer and through your survey comments have provided me with most of the topics I include in Honors. Please continue to let me know which topics and news items you would like to see addressed in future editions of Honors. Due to space limitations I cannot possibly include an article on each of those suggestions so I try to include those most often mentioned. Thank you and your family members for all your service and I hope that you will find this edition of Honors meets your satisfaction.

> Bill Walters, Editor Retirement Services Officer Ft. McCoy, WI 54656

# Newsletter and Other Information Available on the Internet.

This newsletter is an **annual** publication published each summer. It is distributed to all Army retirees in receipt of retired pay, gray area retirees and Army surviving spouses residing in California, Nevada, Wisconsin, Michigan, Minnesota, Iowa and the 32 northern most counties of Illinois. Two separate issues have been printed, a West Coast issue for residents of California and Nevada, and a Midwest issue for residents of Wisconsin, Michigan, Minnesota, Iowa and Northern Illinois. Both issues are also available on the Retirement Services Office website. You can visit this site at, www.mccoy.army.mil, then selecting Retirees and then Retirement Services Office. This website also offers additional information on many other retiree issues. It includes links to all the services retiree newsletters and much more. Please utilize this site and share it with retirees from other services.



www.mccoy.army.mil



Articles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The RSO is located in Bldg. 2187, Fort McCoy, WI. We suggest that you call for an appointment before visiting the office.

You can contact us at: 800-452-0923 or e-mail: william.walters@emh2.mccoy.army.mil.

The mailing address is; Military Personnel Division ATTN: IMNW-MCY-CAM-M 2187 South J Street Fort McCoy, WI 54656-5150



The purpose is to assist retired military personnel and their families in their benefits, rights and privileges.

**Editor: Bill Walters** 

(Continued from Page 1)

#### **My Benefits**

Retirees and families have quick online access to information about benefits through the "Army Benefits Tool" (ABT). This site links to web sites that cover the "life cycle" of the soldier - Recruiting; Pay and Retention; Soldier and Family Well-Being; Transitioning; Retirement; Casualty Affairs and Survivor Assistance and provides links to calculators. Links of interest include TRICARE; Social Security; National Archives - Military Records Request; Veterans Administration (VA); Army Casualty; and Army Retirement Services. Benefit calculators include retired pay and Survivor Benefit Plan (SBP).

#### **My Finance**

Enhancements are available for all users to myPay, the online pay account information system managed by the Defense Finance & Accounting Service (DFAS). Retirees can also add a personal email address, so they can be notified of pay changes and other items of interest.

#### Legal

Links to a Power of Attorney application; an estate planning tool kit; Federal voting assistance; claims against the government; and other useful legal assistance information.

#### My Medical

Provides useful information on the TRICARE and Dental Plans. Included are a handbook, enrollment information, toll-free customer service numbers, TRICARE online, claims information, and a Network Provider Directory. Information on blood donation, vaccines, ways to support our troops, and even tools to assist you in quitting smoking. Additionally, there is a link to the National Personnel Records Center; which offers guidance in requesting your medical records.

#### **Locator Services**

This is a popular link. If you have wondered what happened to an old Army buddy, AKO offers a worldwide people locator service for anyone with an AKO account. The Army White Pages, located under the search option, will provide a current email address for any current account holder.

#### **My Profile**

Users can now link a personal page in their White Pages profile to let people know about their Army skills and experiences. You can create a profile and link it simultaneously by visiting "My Profile", located in the toolbox from "my Workspace", or in the toolbar from "My Account".



#### **My Travel**

Now retirees can obtain facts on Space-A passenger operations, lodging and other travel-related information. Users can also use Flight Tracker resources, maps and find facts on weather-related airport delays.

#### **Reunion Sites**

Allows you to create a reunion page that will allow you to post reunion events, photos, and news of interest to your group. To create a page, go to Create AKO Content directly under the Search area on the AKO homepage. Just select the link and follow the wizard to create a virtual team or organization site for your reunion group.

As with any benefit available to retired soldiers, AKO is only a benefit if you use it. Take advantage of all the services offered and start using AKO now. If you have questions or need assistance utilizing the AKO site, please contact AKO Help Desk toll free at 877-256-8737.

# **Casualty Assistance Information**

For some, the idea of death is an unpleasant one best avoided. Unfortunately, death itself cannot be so easily avoided and the failure to plan can cause additional stress for spouses and families when they are least able to cope with it. With that said, it is important that we prepare now for the inevitable. There are a number of Casualty Assistance Checklists available that can help in this preparation. A very good checklist is included in the latest issue of Army Echoes (Issue 2, Volume L,

May-Aug 2006) on pages 7-8. A few hours spent gathering the information for the list will save months of aggravation and grief later on. The completed checklist can be kept with other legal documents, and when the time comes and those documents are needed, it will be ready to guide the survivors through the legal and governmental processes.



# **Honors Update**

# How Do I Change My Mailing Address for HONORS? \*\*\*\*\*\*\*\*

**M**ailing addresses for *HONORS* come from the same sources as those for Army Echoes. Please refer to the following if you need to change your address:

- Retirees entitled to retired pay should mail changes to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130 or call 800-321-1080, or fax to 800-982-6559.
- Surviving spouses in receipt of SBP should mail changes to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131, or call 800-321-1080, or fax to 800-982-8459.

- Retirees entitled to retired pay and Survivor Annuitants can also access and make changes to their accounts online at www.dod.mil/dfas and select the icom "My Pay". You will then need to establish a PIN and password. For those of you that have computer access, this is the perferred method.
- Retired reservist not yet age 60 should mail your change to U.S. Army Human Resources Command, ATTN: AHRC-PSP-A, One Reserve Way, St. Louis, MO 63132-5200 or call 800-325-2660, or fax to 314-592-0582 (ATTN: TLM9V49). Be sure to include your SSN on all pages.

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# Are You Entitled to Combat Related Special Compensation?

Combat Related Special Compensation (CRSC) offers military retirees a monthly, tax-free compensation that supplements concurrently, their VA disability pay (VA Waiver) and retired pay. To be eligible you must meet ALL four of the following criteria AND have at least one rated VA disability determined to have been combat-related.

- Regular or Medically retired with at least 20 years combined military service (Active & Reserve Component Service)
- 2. Receiving Retired pay
- 3. Retired pay is OFFSET by VA payments
- 4. Have 10% or greater VA rated disability

# Combat related disabilities are those incurred with documented proof:

- In the performance of duty under conditions simulating war (e.g. exercises, filed training);
- While engaged in hazardous service (e.g. flight, diving, parachute duty);
- ◆ Through an instrumentality of war (e.g. combat vehicles, weapons, Agent Orange); or
- ◆ As a direct result of armed conflict.

If you believe you are eligible for CRSC you must apply using DD Form 2860. You will need to document your combat-related injury or illness. To do so start with the records you have in your possession. Do you have records from the VA or a military treatment facility that document your



combat-related disability? If so, submit these documents including the complete VA findings and rating decisions with your claim. The main reason claims are denied is due to lack of documentation verifying "HOW" the disability came to be. There are a number of agencies that can assist in obtaining your medical records and with the completion of the DD2860. Your local County Veteran Service Officer, Veteran Service Organizations, VA Hospital Counselors, and Army CRSC office (Alexandria, VA) are just a few.

You can contact the CRSC Service Center at 866-281-3254, email questions to crsc.info@us.army.mil, or visit their website at www.crsc.amry.mil for additional information or assistance.



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#### **TRICARE Premium Increases Delayed**

TRICARE is arguably one of your most important military retiree benefits, and as such it seems to always be in the news. This year's biggest TRICARE news is not what changes have been made, but rather what has not changed.

Alarmed that soaring heath care costs are impacting budget dollars for higher-priority defense programs, the Joint Chiefs voted earlier this year to endorse the Defense Department's plan to raise TRICARE fees sharply over the next three years for retirees under age 65 and their families.

Under the proposal, enrollment fees for TRICARE Prime, the military's managed care plan, would have tripled by October 2008 for working-age retired officers and doubled

for those enlisted retirees under 65. TRICARE retail pharmacy co-payments also would have been raised, which would have been the only change to impact Medicare-eligible retirees. Proposed increases for October 2009 and later would have been tied to the rate of increase to the Federal Employees Health Benefits Plan (FEHBP). TRICARE reports on it's website that FEHBP premiums rose 115% between 1995 and 2005, the same period in which TRICARE fees did not change.

Dr. William Winkenwerder Jr., Assistant Secretary of Defense for Health Affairs, and his staff proposed the fee increases as a means to slow the rise in health care costs, most of which is traced to the start in 2001 of the TRICARE for Life and senior pharmacy programs for elderly beneficiaries. The idea was to have working-age retirees and family members pay a bigger share of their TRICARE costs or use alternative health plans offered by civilian beneficiaries. In 1995 retirees were contributing about 27% of the cost of their benefit, but due to the health care costs that have doubled from 2001 to 2006, today's average military retiree's contribution for health care coverage has dropped to approximately 12%.

In April the House Budget Committee voted to block for at least two years any increases in TRICARE beneficiary cost-shares. It is the first step by Congress to block the plan to raise fees, co-payments and deductibles for military retirees under age 65 and their families.

Whether the Senate will approve any part of the administration's TRICARE fee adjustments is still uncertain. The Senate military personnel subcommittee, wants the increases delayed and an independent review conducted of



real TRICARE cost growth and the projected cost-savings from the administration's plan.

#### Medicare Part D - Do You Need It?

Medicare prescription drug coverage is available to beneficiaries with Medicare Part A and /or Part B who chose to enroll in Medicare Part D. The initial open enrollment in the prescription plan (Part D) ran from November 15, 2005 through May 15, 2006 with additional annual enrollment periods between November 15 and December 31 each year. If TRICARE-Medicare beneficiaries decide not to enroll in a Medicare drug plan during the open enrollment periods, but change their minds later, they may do so without paying a late enrollment penalty.

For nearly all TRICARE-Medicare beneficiaries, there is **no added value** in purchasing

Medicare prescription drug coverage. The exception is only for those beneficiaries with limited incomes and assets who qualify for Medicare's low-income subsidy. These are the only beneficiaries that may benefit by enrolling in Part D.

For more information, go to www.tricare.osd.mil/medicarepartd; www.medicare.gov or call 800-MEDICARE (800-633-4227).

#### **TRICARE Regional Service**

The TRICARE program is worldwide and prior to 2004 the TRICARE network consisted of 12 regions and 7 contractors stateside. In 2004, in an effort to better meet the health care needs of TRICARE beneficiaries, TRICARE transitioned to 3 regions and 3 contractors. Each of the TRICARE regions in the United States has a regional contractor that helps coordinate medical services available through the military treatment facilities and through a network of civilian hospitals and providers.

The regional contractors are responsible for establishing provider networks, operating service centers, providing customer service to beneficiaries, administrative support and communicating and distributing educational information. Regional contractors work with TRICARE regional offices (TROs) to manage TRICARE at a regional level. Both the regional contractors and the TROs receive overall guidance from TRICARE Management Activity (TMA).



The TRICARE **West Region** is serviced by TriWest Healthcare Alliance and provides health care services to residents of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (except the Rock Island area), Kansas, Minnesota, Missouri (except the St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, extreme western Texas, Utah, Washington and Wyoming. You can reach the TriWest Healthcare Alliance customer service line at 888-874-9378 or visit their website at www.triwest.com.

The TRICARE **South Region** is serviced by Humana Military Healthcare Services and provides health care services to residents of Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, most of Tennessee and eastern Texas. You can reach Humana Military Healthcare Services at 800-444-5445 or on their website at www.humana-military.com.

The TRICARE **North Region** is serviced by Health Net Federal Services and provides health care services to residents of Connecticut, Delaware, the District of Columbia, Illinois, Indiana, the Rock Island Iowa area, Kentucky, Maine,

Maryland, Massachusetts, Michigan, the St. Louis area of Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, the Fort Campbell area of Tennessee, Vermont, Virginia, West Virginia and Wisconsin. You can reach Health Net Federal Services at 877-874-2273 or on their website at www.healthnetfederalservices.com.

Under the terms of the new contract residents in the North Region may experience some changes. The key change will be in those areas not considered to be "Prime Service Areas (PSAs)". A PSA is an area considered to be within the catchment area of a Military Treatment Facility. The new contract calls for a TRICARE Prime network of providers within these areas but not beyond. Thus, in those areas not considered PSAs where Prime networks have been developed, new enrollment under TRICARE Prime is no longer available. TRICARE Prime enrollees residing in these non-PSAs have had their enrollments grandfathered and may stay in Prime as long as they do not change their Primary Care Manager (PCM). If a PCM leaves the area, anyone enrolled in Prime under that PCM will be changed to TRICARE Standard.

# Survivor Benefit "Open Season" to End September 30th

The Survivor Benefit Plan (SBP) "Open Season" will end September 30, 2006. During the open season (October 2005 - September 2006) military retirees that had elected less than full SBP coverage have the opportunity to increase their coverage.

The SBP provides a maximum annuity of 55 percent of gross military retired pay. The open season is being offered as a result of a recent

change in the plan. Until recently, the annuity for a surviving spouse age 62 or older was reduced to 35 percent to reflect the availability of Social Security benefits. This reduction will phase out by April 2008, and the full 55 percent benefit will be paid regardless of the surviving spouse's age in accordance with the Fiscal 2005 National Defense Authorization Act.

Current non-participants are able to elect any coverage they could have elected previously upon retiring from active service or upon receiving notification of eligibility for reserve retired pay at age 60. Please note that those who had been enrolled in SBP and later elected to terminate that coverage are not eligible to make an open season enrollment election.



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Open season enrollment elections require a buy-in premium as well as future monthly premiums. The buy-in equates to all back pay premiums, plus interest, from the date of original eligibility to make an election. Lump sum buy-in payment can be made or the payments can be paid over a two-year period. Reserve component members under age 60 and not yet eligible for retired pay do not pay back premiums or interest, but must pay a

monthly SBP premium "add-on" once their retired pay starts.

Elections are effective the first day of the month after the election is received. An election is void if the retiree dies in the two years following an election. In this instance all premiums are refunded to the designated survivor.

Information, calculators and election forms are available on the special open enrollment section of the Army's Deputy Chief of Staff, G-1, website at www.armyg1.army.mil/retire or by contacting your Retirement Service Officer (RSO). Retired Reserve Soldiers not yet age 60 and not receiving retired pay can get more information on Reserve Component (RC) SBP at 800-318-5298.



# **Identity Theft**

## THE THREAT IS REAL \*\*\*\*\*\*\*\*\*

**R**ecently, the Department of Veterans Affairs (VA) loss of electronic data has potentially exposed identity information of over 26.5 million veterans. The loss only highlights an issue that is a growing problem in society today.

Identity Theft is the act of stealing your good name to commit fraud. Identity theft schemes take numerous forms. They may be conducted by e-mail (phishing), standard mail, telephone or fax. Thieves may also go through trash looking for discarded tax returns, bank records, credit card receipts or other records that contain personal and financial information. Identity theft usually causes immediate financial losses for the victims, who may also encounter lingering credit and other problems as a result of the theft.

Here are some important steps to help guard against identity theft:

- Don't carry your Social Security Number (SSN); leave it in a secure place.
- Only give your SSN when absolutely necessary.
- Your employer and financial institution may need your SSN for wage and tax reporting purposes. Don't give a business your SSN just because they ask for it. Find out why before giving it out. Ask if other types of identifiers can be used.
- Order a copy of your credit report from one of the three credit reporting agencies every year. Make sure each report is accurate and includes only those activities you have authorized.
- Make sure charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards, and credit offers you receive in the mail are disposed of appropriately.



If your identification or credit cards are lost or stolen, notify the creditors by telephone immediately, and call the credit bureaus to ask that a fraud alert be placed in your file.

The Federal Trade Commission (FTC) is the central government clearinghouse for identity theft. You can obtain more information at www.ftc.gov/idtheft or by calling toll free 877-ID THEFT (877-438-4338). Additional information is available at www.irs.gov (keyword search: identity theft).

You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name. It may however, delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your alert, it will notify the other two agencies, which then also must place fraud alerts in your file. The three nationwide consumer reporting agencies and contact information are listed below:

Equifax - 800-525-6285 or www.equifax.com
Experian - 888-397-3742 or www.experian.com
TransUnion - 800-680-7289 or www.transunion.com

Remember, you only need to contact one of the agencies listed.

#### PERMANENT

I.D. CARDS

ARE NOW AVAILABLE.

Permanent U.S. uniformed services identification cards (I.D.) are now available for family members and survivors age 75 and over of deceased service members. Previously, only uniformed service retirees received a permanent I.D. card.

Beneficiaries currently in possession of a valid I.D. card should obtain a new permanent I.D. card within 90 days of expiration. Cards that are not due to expire for at least another year do not need to renewed until they are within 90 days of expiration. To find your nearest I.D. card facility, visit www.dmdc.osd.mil/rsl/owa/home or contact your Retirement Service Officer.



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There is plenty of information available to you at your fingertips. I have included 3 very informative websites that I believe many of you will appreciate. I understand that some of you may not have Internet access but if you know someone that does, these may be worth checking out.

First, SITES is the official Department of Defense (DoD) website created to provide military members, retirees and family

# **Check Out**

# These Great websites

members with information concerning over 350 installations. For retirees it can be a valuable tool in researching locations for travel and temporary lodging worldwide. As a DoD site it is only available for authorized users, to login you will be required to provide personal information identifying you as a military retiree. You can visit the site at www.dmdc.osd.mil/sites

The Military Connection offers a wide variety of useful information. You can find a directory for government and federal jobs, civilian opportunities, a comprehensive military directory, and up-to-date directories for ex-military, veterans and military spouses. Just go to www.militaryconnection.com.

If you are looking for information on Space Available (Space A) Travel this next site will provide an overview and a wealth of detailed essentials. The site covers eligibility, schedules, required documents, insider tips and more. Just go to www.military.com/Travel/Content1/0,,SAF\_overview,00.html and let your "Space A" experience begin.

# Retiree Dental Program Offers Interactive Voice Response System

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New automated telephone services and an improved, easy-to-use web site provide both visitors and enrollees with complete, comprehensive information about the Tricare Retiree Dental Program (TRDP).

Automated features added to the redesigned Interactive Voice Response telephone system, or "IVR," include the ability to request a list of dentists in a specific area, including specialists, be faxed or mailed. Callers can also get a complete breakdown of TRDP covered services, including time limitations; streamlined navigation through the automated telephone system makes it easier than ever for TRDP enrollees to obtain such information as their eligibility; status of a claim, maximum used to date and remaining deductible amount.

You can reach the automated IVR telephone system at 866-471-8944, 24 hours a day, seven days a week. Callers who wish to speak directly to a Customer Service associate can dial the IVR Monday through Friday during the hours of 6:00 a.m. to 6:00 p.m. PST.

TRDP also has a dedicated, customer service-friendly web site at www.trdp.org. You can use the website to enroll online, find local network dentists, download claim forms, view or print the benefits booklet or to contact TRDP by



using the online Customer Inquiry Form. Another convenient feature of the site is the online Consumer Tool Kit. Much like the IVR, this self-service tool allows customers to verify their eligibility, get up-to-date benefits information and much more.



# Information

At Your Fingertips \*

telephone.			
Fort McCoy Retirement Service Office	800-452-0923	TRICARE Senior Pharmacy	877-363-6337
<b>DA Casualty Assistance Office</b> (To report the death of a retiree)	800-626-3317	TRICARE for Life	888-363-5433
(10 report the death of a refilee)		Armed Forces Retirement Homes	
Deers Verification	800-538-9552	(Soldiers' & Airmen's Homes)	
(Update I.D. records)		Washington D.C.	800-422-9988
, ,		Gulfport, MS	800-332-3527
Defense Finance &		<b>,</b> ,	
Accounting Office	800-321-1080	VA Regional Office	800-827-1000
(Retired & annuitant pay issues)		(VA benefit issues)	
Human Resource Command (Gray area retiree issues)	800-318-5298	Federal Long Term Care Insurance	e 800-582-3337
,		Other Military Retired Affairs Of	fices
VA Burial Information	800-697-6947	Navy	866-827-5672
		Marine Corps	800-336-4649
Medicare Information	800-772-1213	Air Force	800-531-7502
TRICARE World Wide Information	800-874-2273	A Danientine Contain	
TRICARE WORLD WIGO IIIOIIIIIIIII	000 07 4 227 0	Army Recreation Centers Hale Koa Hotel, Hawaii	800-367-6027
Delta Dental	888-838-8737		011-49-8821-9440
(Retiree Dental Program)			011-822-790-0016
		Shades of Green, Florida	888-593-2242
Express Scripts	866-363-8667		
(Mail Order Pharmacy)			



**DA Retirement Services** 

http://www.armyg1.army.mil/retire

**Fort McCoy Homepage** 

http://www.mccoy.army.mil

**DFAS-Cleveland (Retired Pay &** 

**Annuitant Pay)** 

http://www.dod.mil/dfas/

**Veterans Administration** 

http://www.va.gov

**Military Funeral Honors** 

http://www.militaryfuneralhonors.osd.mil

**Burial & Memorial Benefits** 

http://www.cem.va.gov

**DOD Military Health Care System (TRICARE)** 

http://www.tricare.osd.mil

**Delta Dental Plan** 

http://www.trdp.org

**Express Scripts (Mail Order Pharmacy)** 

http://www.express-scripts.com

Federal Long Term Care Insurance

http://www.ltcfeds.com

Medicare

http://www.ssa.gov/mediinfo.htm

**Social Security** 

http://www.ssa.gov

**National Personnel Records Center** 

http://www.archives.gov

Military Personnel Records request

http://www.vetrecs.archives.gov

**Army & Air Force Exchange Service** 

http://www.aafes.com

**RAPIDS Site Locator (DEERS** 

**Enrollment & ID Card Issuing Facilities)** 

http://www.dmdc.osd.mil/rsl

SITES Home Page (Information about military installations)

http://www.dmdc.osd.mil/sites/owa/ShowPage?p=index

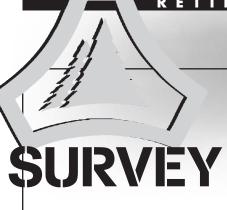
Military Living Publications (Includes Space A Travel Information)

http://www.militaryliving.com

**U.S. Army Human Resource Command - Army** Reserve

https://www.hrc.army.mil/site/reserve/





To better serve the retired community we would like your opinion on the services provided by the Fort McCoy Retirement Services Office. Please take a few minutes to complete and return this survey. Mail your completed survey to: Military Personnel Division, ATTN: IMNW-MCY-CAM-M, 2187 South J Street, Fort McCoy, WI 54656-5150 no later than October 30, 2006. Thank you for your time and cooperation.

5-Excellent

1 2 3 4 5

1. How would you rate this edition of the Retirement Newsletter, "HONORS"? For each of the following items please rate the Newsletter using the scale below.

How does the Newsletter rate on:					
★ providing you with meaningful information?	1	2	3	4	5
★ being a credible source of information?	1	2	3	4	5
★ keeping abreast of issues?	1	2	3	4	5
★ responding to your needs?	1	2	3	4	5

3-Average

- 2. What topics would you like to see addressed in future issues of "HONORS"?
- 3. Have you contacted the Retirement Services Office at Fort McCoy? If yes, please rate your experience using the same scale as in number 1.

How did your experience rate on:

2-Marginal

★ overall appearance?

- ★ response to requested information?
   1 2 3 4 5

   ★ courtesy?
   1 2 3 4 5

   ★ timeliness?
   1 2 3 4 5
- **4. Please circle your status.** Retiree Spouse Widow/Widower

5. Please circle your age group.

Under 35 36-44 45-54 55-64 65-74 75 and over

6. What changes would you like to see in future issues of "HONORS"?



tear along perf. Fold in half with mailing address showing. Tape open end together. **(do not use staples)** 

# Federal Long Term Care Insurance Program

Federal Family members have access to the experience and knowledge of Certified Long Term Care Insurance Consultants at Long Term Care Partners (FLTCIP). With a toll free call, Federal Family members can get professional input to guide decision-making, compare plans and help in completing an application for coverage at no charge.

One of the most popular services that the Consultants offer is personalized rate quote letters. With one rate quote letter, Consultants can demonstrate the wide range of benefits available and the costs associated with each. Many applicants find

it comforting to have a knowledgeable professional check their premium assumptions before they submit an application while others wish to explore the prices associated with different plans. Whatever your interest, you can phone in and request a verbal or written quote.

The Consultants are available Monday through Friday from 0800-1900, Eastern Time. Each Consultant will introduce themselves by name and are available for call-back. You can reach FLTCIP at 800-582-3337 or visit their website at www.LTCFEDS.com.

# RETIRED PAY\*\*\*\*\*\* Is Subject To Taxation

In most cases, military retired pay is subject to Federal Income Tax but it is not subject to FICA (Social Security) deductions, nor is your retired pay reduced when you become entitled to social security payments. The amount of taxable income is reduced by Survivor Benefit Plan (SBP) costs and any waiver for VA compensation or deduction for dual compensation (federal civil service employment). The amount deducted from your pay for federal withholding tax is based on the number of exemptions you indicate.

State tax withholding is on a voluntary basis and must be in whole dollar amounts. \$10.00 is the minimum monthly amount. You should contact your tax authority in the state in which you have established residence to determine if you are required to pay state income tax.

You can review and make changes to your income tax withholding online at the Defense Finance & Accounting



Service (DFAS) website, https://mypay.dfas.mil. myPay offers faster enhanced services, security, accessibility and reliability to all customers of DFAS worldwide. With myPay you can make changes (allotments, address changes, etc) to your retired pay and you have access to your Retiree Account Statement, tax statements, and much more.

If you have questions or need assistance with your myPay account you can reach their customer service center at 800-390-2348.

# Recruiting Referral Bonus Available for Retirees

The Army is now offering \$1,000 recruiting bonuses to retired Soldiers for referring someone with no prior military service, and not an immediate family member to an Army recruiter. The referral must result in an enlistment in the Army, Army Reserve, or Army National Guard. Under the program, referrals will be made via the Sergeant Major of the Army Recruiting Team (SMART) process. The retired Soldier making the referral must

provide the name of the possible recruit prior to that person's initial interview with an Army recruiter. Details will be posted on the program homepage, GoArmy.com, under the Current News section. An Army Knowledge Online (AKO) account will be required. Additional information is available at 800-223-3735, extension 6-0473.



# **Military Installation Information**

The following is a consolidated telephone contact list for military installations located in California and Nevada. The list contains an installation information number and other often asked for key numbers. Many of the installations offer recreational services, camping, commissary, exchange, lodging facilities, legal assistance and much more. Contact the information number listed to inquire on services at any of the installations.

The source of the following information is the Standard Installation Topic Exchange Service (SITES) website at www.dmdc.osd.mil/sites. This website offers comprehensive information on all military installations worldwide.

#### Nevada

<b>NAS Fallon</b>	
Operator	775-426-5161
Navy Lodge	775-426-2818
Space A Info	775-426-3415
Nellis, AFB	
Operator	<i>7</i> 02-652-1110
Lodging Office	702-652-2711
Space A Info	702-652-2562

#### Cali

lifornia	
Beale, AFB	
Operator	530-634-3000
Space A Info	530-634-8494
Lodging Office	530-634-2953
Camp Pendleto	on
Operator	760-725-4110
Ward Lodging	760-725-5194
	_
DLI Presidio-M	•
Operator	831-242-5000

Lodging Office

Space A Info

661-277-1110			
661-277-3302			
0012// 0002			
760-380-1111			
760-386-4040			
Los Angeles AFB			
310-363-1110			
888-235-6343			

831-242-5091

310-363-0715

<b>29 Palms</b> Operator Lodging Office	760-830-6000 760-830-6573
MCAS Miramar Operator Navy Lodge	858-577-1011 858-271-7111
MCLB Barstow Operator Lodging Office	760-577-6211 760-577-6418
MCRD San Diego Operator Billeting	888-718-3027 619-524-4401
March AFB Operator Lodging Office Space A Info	909-655-1110 909-655-5241 909-655-2913
NAS Lemoore Operator Navy Lodge Space A Info	559-998-3300 559-998-5792 559-998-1681
NAS North Islam Operator Billeting Space A Info	619-545-1011 619-435-0191 619-545-9567

Operator	619-545-1011
Billeting	619-435-0191
Space A Info	619-545-9567
NWS China L	ada.
MW3 China L	
Operator	760-939-9011
Billeting	760-939-3146
Retired Affairs	760-939-0978
Point Loma N	laval Base
Operator	619-553-1011

None on base

619-553-8576

Point Mugu	
Operator	805-989-1110
Navy Lodge	805-989-8407
Space A Info	805-989-773
Port Hueneme	
_	005000 (71)
Operator	805-982-471
Navy Lodge	805-985-2624

Naval Post	Grad School
Operator	831-656-2441
Navy Lodge	831-372-6133

<b>Naval Station</b>	San Diego
Operator	619-556-1011
Navy Lodge	619-234-6142

Travis AFB	
Operator	707-424-1110
Westwind	
Lodging	707-424-8000
Space A Info	707-424-1854

USCG Peraluma	
Operator	707-765-7215
Temp Lodging	707-765-7248

Vandenberg AFB				
Operator	805-606-1110			
Lodging	805-606-1844			
Space A Info	805-606-1854			





Temp Lodging

Retired Affairs

### **Assistance Available for Nevada Veterans**

The Nevada Office of Veterans' Service (NOVS) offers benefits and assistance for all eligible veterans. The NOVS has two Veteran Services Offices within the state to assist you. You can reach the Reno office at 775-688-1653 or the Las Vegas office at 702-636-3070.

The NOVS serves as an advocacy for veterans and works with the legislature to promote veterans' benefits and offers a variety of options for assistance. Your Veteran Service Office can help in obtaining vehicle license plates for veterans, educational assistance, gravestone markers and more. They also authorize special parking permits and issue disabled veteran hunting and fishing licenses to eligible veterans. VA claims assistance obtaining and recording documents are all part of the service they can provide.

You can contact either of the offices listed above or visit the NOVS website at www.veterans.nv.gov for more information.

## California and Nevada Area Retiree Councils

Area Retiree Councils serve as a vital link for the retiree community. These councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The councils also plan and implement programs/Retiree Appreciation Days to provide up to date information on benefits and entitlements to the retired community. Retiree councils are made up of volunteers from their local areas. As volunteers, council members often do not receive the thanks they deserve. Contact your nearest council representative to express your appreciation and inquire on meeting schedules as well as possible membership opportunities.

Fresno Area Council: 559-291-3710 San Diego Area Council: 619-448-8561

Bay Area Council: 925-313-7171 Fort Ord Area Council: 831-242-7614

Nevada Area Council: 702-652-9978

# Nevada Has New Executive Director to the Office of Veterans' Services

On February 24, 2006 Governor Kenny Guinn announced the appointment of Carson City resident Tim Tetz as the new Executive Director of Nevada's Office of Veterans' Services (NOVS). Tetz succeeds Chuck Fulkerson who retired at the end of March 2006.

Tetz, a veteran of the U.S. Coast Guard, has been active for many years in veteran organizations and efforts, including serving as the Commander for the Nevada American Legion in 2003-04. He attended public schools in Carson City, was an Eagle Scout, and attended the University of Nevada, Reno. Since 1998 he has run a private business, Fleet Feet, in the Capital City.

The NOVS provides a variety of services to veterans and their families, including benefit claim preparation and oversight of veterans' nursing homes and cemeteries in Nevada. Tetz is responsible for: developing and administering the agency's budget; communicating with the governor, legislature, and state congressional representatives on veteran issues; coordinating the quarterly meetings of the Veteran Services Commission and the two cemetery committees; and representing Nevada veterans at U.S. Department of Veteran Affairs Medical Center VISN Management Assistance Council meetings. Additional information is available at www.veterans.nv.gov.

# I.D. Card Facilities/DEERS

#### **CALIFORNIA**

Site Name	City	Service	Phone
11th USCG Dist San Pedro	San Pedro	USCG	310-732-7420
146 MSS Port Hueneme	Oxnard	USAFR	805-986-7470
163 MSS March	Riverside	USAFR	951-655-3070
2nd MED BDE	San Pablo	USAR	510-970-3237
311 COSCOM	Los Angeles	USAR	877-551-7142
352nd Combat Support Hospital	Oakland	USAR	510-302-2720
452CSS March	Riverside	USAFR	951-655-3033
63rd Reserve Support Command	Los Alamitos	USAR	562-795-1172
91st Division (TS) Camp Parks	Dublin	USAR	925-875-4918
940 MSS Beale AFB	Marysville	USAFR	530-634-1860
AFR 349 Travis AFB	Fairfield	USAFR	707-424-2345
ANG 129 Moffett Airfield	Mountain View	ANG	650-603-9175
ANG 144	Fresno	ANG	559-454-5274
Joint Forces HQ	Sacramento	arng	916-854-3277
Barstow MCLB	Barstow	USMC	760-577-6969
Beale AFB	Marysville	USAF	530-634-3187
Camp Pendleton (MCB)	Oceanside	USMC	760-725-2768
Edwards AFB	Edwards	USAF	661-277-2276
Fort Irwin	Fort Irwin	USA	760-380-3100
Fort Hunter Liggett	Jolon	USAR	408-386-2502
HC, ISU Camp Roberts	Camp Roberts	arng	805-238-8574
MCAS Miramar	San Diego	USMC	858-577-1421
Los Angeles AFB	Los Angeles	USAF	310-653-5667
MAG-46 San Diego	San Diego	USMC	858-577-1142
MCRD (CPAC) San Diego	San Diego	USMC	619-524-8741
NMCRC Encino	Encino	USNR	818-344-5101
NMCRC Moreno Valley	Riverside	USAFR	951-655-7699
NMCRC Sacramento	Sacramento	USNR	916-38 <i>7-7</i> 100
PSD ASW	San Diego	USN	619-524-1901
PSD Camp Pendleton	Oceanside	USN	760-725-1308
PSD China Lake	China Lake	USN	760-939-4704
PSD Coronado NAB	San Diego	USN	619-43 <i>7</i> -2199
NAF El Centro	El Centro	USN	760-339-2545
PSD Lemoore	Lemoore	USN	559-998-4011
PSD Monterey	Monterey	USN	831-656-4070
PSD NAS North Island	San Diego	USN	619-54534921
PSD NAS North Island Res	San Diego	USNR	619-545-4359
PSD NS San Diego (id lab)	San Diego	USN	619-556-6737
PSD Point Loma	San Diego	USN	619-553-4988
PSD Point Loma SubBase	San Diego	USN	619-553-0746
Port Hueneme	Port Hueneme	USN	805-982-2385
Presidio of Monterey	Monterey	USA	831-242-5209
Travis AFB	Fairfield	USAF	707-424-8483
Twentynine Palms	Twentynine Palms	USMC	<i>7</i> 60-830-5365



#### **CALIFORNIA**(continued)

Site Name	City	Service	Phone
USCG Group Humboldt Bay	McKinleyville	USCG	707-839-6125
USCG Support Group Alameda	Alameda	USCG	510-437-3827
USCG Training Center	Petaluma	USCG	707-765-7354
Vandenberg AFB	Lompoc	USAF	805-606-2276
Defense Distribution Depot	San Joaquin	DLA	209-839-4294
NMC San Diego (Balboa)	San Diego	USN	619-532-6232
Sierra Army Depot	Herlong	USA	530-827-4426

#### Nevada

Site Name	City	Service	Phone
152 MSS Reno	Reno	USAFR	775-788-4510
AG Nevada	Carson City	arng	775-884-8402
Creech AFB	Indian Springs	USAF	702-652-0681
NMCRC Las Vegas	Las Vegas	USAFR	702-632-1451
Nellis AFB	Las Vegas	USAF	702-652-6844
PSD NAS Fallon	Fallon	USN	775-426-2808

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# Fresno Retiree Council Continues to Serve and Grow

The Fresno Military Retiree Council continues its steady growth by adding new members. The Council serves the military retiree community by providing knowledge and assistance in using your earned retired benefits.

In August, 2005 the Council held its first Retiree Appreciation Day (RAD). The event was very successful and has served as a springboard for more to come. In April, 2006 the Council held its second RAD, focusing on those issues concerning military retiree healthcare. The RAD included guest speakers from Tricare, Long Term Healthcare, Retiree Dental Plan and the

VA healthcare system. The Fresno RADs, coupled with the annual Lemoore Naval Air Station RAD, offer local retirees with excellent opportunities to stay abreast of the latest information concerning retiree benefits.

The Council invites all military retirees, regardless of pay grade or branch of service, to attend the monthly meetings and become involved with the Fresno Retiree Council. For more information contact the Council Chairman at 559-291-2774 or via email at ahab1999@hotmail.com.

# AAFES Offers "We'll Match It" Price Policy

The Army and Air Force Exchange Service (AAFES) has established their "We'll Match It" price policy. The policy works in two ways. First, if customers see a price differential of less than \$10 they can tell the cashier who will match in on the spot. Customers who report a price difference of greater that \$10 should bring a current local competitor's ad to receive the reduced price. In either case the competitor's item must be identical to the item in the AAFES store. In addition to this

same-day pledge, AAFES also offers a 30-day price guarantee on any item originally purchased from AAFES and subsequently sold at a lower price by AAFES, or another local competitor (excluding unauthorized dealers, warehouse clubs and "gimmick" promotions). In addition to the savings from the "We'll Match It" policy, you will always receive a tax break on all items as AAFES purchases are not subject to sales tax.



# **Check Out the Presidio of Monterey**

Are you looking for great bargains? Keep reading to see what The Presidio of Monterey (POM) has to offer.

The POM is the home of the Defense Language Institute Foreign Center. It is conveniently located 120 miles south of San Francisco overlooking the picturesque Monterey Bay. The area offers a wide range of activities and sight seeing opportunities. Golf Courses, Cannery Row and the Pacific Ocean are just a few of the attractions you can enjoy.

The POM Lodging Office is open Monday-Friday, 0700-1900, and Saturday, Sunday and Holidays from 0800-1800. Rates range from \$48.00 to \$74.00 based on single occupancy with a small charge for additional guests. All rooms have cable TV/VCR, microwaves and refrigerators along with free dial-up internet. A free Continental Breakfast is available. You can reach the lodging office at 831-645-1199 or at www.pomlodging.com.

A wide range of outdoor recreation opportunities are available. The Outdoor Recreation Center (ODR) is located in building 228 and is open Monday-Friday 1030-1800, except between 1400-1500. The ODR offers recreational and sporting opportunities for every enthusiast, including skiing, snowboarding, rope course, SCUBA diving, kayaking, white water rafting, paintball, rock climbing, backpacking and camping, bicycle touring, hand gliding, sky diving and more!

Rental equipment includes camping gear, skis and snowboards, kayaks, fishing and diving gear. ODR also offers rental pro-

grams for cars, buses, Play-More trailers, R.V. and auto storage, resort vacation properties, Tahoe lodging including condos, cabins, and hotel rooms. Contact the ODR at 831-242-5506/6133 or www.pom-odr.com.

The Food, Beverage & Entertainment Stilwell Community Center is located in building 4260. Call 831-242-7802 to verify hours and check on upcoming events.

The Center sponsors POM's two new JAVA Cafes featuring Starbuck's coffee. Great salads, sandwiches, soup and pizza are also on the menu. Grab & go or kick back and relax! We deliver on POM. For more information on these services call 831-242-7123/7323.

The Leisure Travel Office can be reached at 831-242-6037 or www.pom-odr.com. Hours of operation are Monday-Friday 1030-1800, except from 1400-1500. You can book trips and tours to casinos and worldwide cruises at low, discounted prices.

Treat yourself to the best prices around for tickets to Disneyland, Great America, SeaWorld, Monterey Bay Aquarium and many more. The office also can arrange tickets and transportation to many of Central California's most popular destinations and events including hockey, baseball and football games, San Francisco City Tour, Broadway Shows, and Alcatraz, just to mention a few.

# **VA Gravesite Locator**

Records showing where veterans and their spouses have been buried in Department of Veterans Affairs' national cemeteries are available online at www.cem.va.gov and http://gravelocator.cem.va.gov. The locator will make it easy for anyone with Internet access to search for the gravesite locations of deceased family members and friends. The locator contains information on all veterans and dependents buried in

VA's 120 cemeteries since the Civil War. It is updated nightly with information on burials the previous day. Refer to the home page, Burial and Memorial Benefits to select the Nationwide Gravesite Locator to begin a search. State cemetery records are from those that use the VA's database to order government headstones and markers.

# **Nellis AFB Retiree Activity Office**

The Nellis Air Force Base Retiree Activity Office (RAO) is here to assist. The RAO's mission is to provide all military retirees (including family members & survivors) living in the Southern Nevada area with assistance as it pertains to military retiree information and benefits. In addition to one on one service the RAO also publishes a Retiree Newsletter 3 or 4 times a year. The newsletter is available throughout the base in areas frequented by retirees and it is also available online at

www.nellis.af.mil and selecting the "Retiree Page". The office is located in Building 20, Room 135 and is open Monday through Friday from 0900-1500.

The RAO is seeking volunteers to work in the office and in other areas throughout the base. If you are interested please contact the RAO at 702-652-8712.



\*

# California Fee Waiver Program

California's dependents of veterans whose death or disability was service-connected may be eligible for exemption from many University fees. The program consists of 3 plans and students must meet all requirements of at least one.

-Plan A: The spouse, child or unmarried surviving spouse of a veteran who is totally service-connected disabled, or who has died of service-related causes, may qualify. The veteran must have served during a qualifying war period. Plan A does not have an income limit. A child must be under 27 years old to receive the fee waiver benefit. The age limit is extended to 30 years old if the child is a veteran. There are no age limits for a spouse or surviving spouse.

**-Plan B:** The child (no age limit) of a veteran who has a service-connected disability, or had a service-connected disability at the time of death, or who died of service-related causes, may also qualify for a waiver of fees. A child's

income, which includes the student's adjusted gross income, plus the value of support provided by the parents, cannot exceed the "national poverty level" as calculated by the U.S. Census Bureau.

**-Plan C:** Any dependent, or surviving spouse who has not remarried, of any member of the California National Guard, who in line of duty, and while in the active service of the state, was killed, died of a disability resulting from an event that occurred while in the active service of the state, or is permanently disabled as result of an event that occurred while in the active service of the state.

Contact your local County Veteran Service Office (CVSO) to apply for this program or to obtain information on any additional benefits you may be entitled to. You can also contact the California Department of Veteran Affairs at 916-653-2192 or visit their website at www.cdva.ca.gov.

# \*\*\*\*\*\*\*\*\*\*\*\*\*\*

# California's State Military Reserve

The California State Military Reserve (CA SMR) is the State Defense Force of California authorized by United States Code and the California Military and Veteran's Code.

The CA SMR assists the California National Guard (CNG) in its Homeland Defense mission by assisting in training the CNG so that the Combatant Commander receives Soldiers and airmen prepared to get the job done, and to come home safely. In addition, CA SMR assists the CNG in the mobilization of these Soldiers and airmen. The CA SMR has no federal mission and cannot be called to federal service or sent overseas.

The CA SMR is currently seeking veterans to fill their volunteer ranks. To qualify for service in the CA SMR, applicants must be

18-63 years of age (with some waivers to 70), be a resident of California and free of felony convictions. Prior service members come in at their previous rank. There is no physical training or PT test. Applicants must be able to physically perform their duties and disability waivers are available. There is no enlistment contract and members are free to leave given a 30 day written notice.

Veterans interested in serving in the CA SMR are encouraged to visit their website at www.calguard.ca.gov/casmr. For more information contact the CA SMR Recruiting Officer at 562-795-2898.

# **VA Launches Surviving Spouse Website**

The Department of Veteran Affairs (VA) has activated a new website created directly for surviving spouses of veterans who died after serving their country. The site, www.vba.gov/survivors, offers links to not only VA survivor benefits information, but also to other government sites that may offer valuable assistance and resources. There is also a link to Frequently Asked Questions that answers many questions. For more specific questions the site directs you to the VA directly.





# **UPCOMING** REE APPRECIATION DAYS

At the time of this publication the following Retiree Appreciation Days (RADS) have been confirmed. Additional RADS are still being considered at some installations and could possibly still be held.



#### MCB Camp Pendleton, California

September 16, 2006 South Mesa Club 0900-1300 760-725-3400



#### Lemoore NAS, California

October 14, 2006 Base Theater, Bldg 860 0900-1300 559-998-4042



### San Diego, California

November 4, 2006 Marine Corps Recruit Depot 0800-1400 619-556-8987

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For the past few years the Fort Ord Retiree Council has conducted (an outstanding) their RAD in June at the old Fort Ord near Monterey. Unfortunately, as HONORS is published in August, we are not able to list specific dates for the 2007 event. If you are interested in attending future Fort Ord RADs we suggest that you contact the Retired Activities Office at 831-242-7614.

# **Social Security Proof of Income**

Unfortunately, the paperwork requirements of life do not disappear when your working days are over. There may still be times when you will need proof of income. Many state and local benefits are based on your income as well as most loans or mortgages. For older Americans this proof will most likely include proof of Social Security benefits.

As this is a common need, the Social Security Administration has created a shortcut to obtaining a "budget letter" or "proof of award letter." You can request a letter online at www.socialsecurity.gov/onlineservices and selecting "Proof of Income" letter. At the site you will be asked a series of basic questions to verify your identity and protect personal information. Your letter will be mailed and you should receive it in about 10 days.



If you need proof sooner or if you do not have Internet access you can always contact your local Social Security Office for assistance.





Military Personnel Branch
ATTN: IMNW-MCY-CAM-M
2187 South J. Street
Ft. McCoy, Wisconsin 54656-5150

PRSRT STD US POSTAGE PAID La Crosse, WI Permit No.190



Serving The Retired Military Communities of Nevada & California

